

Opportunities for Gender Integration in USAID/Lebanon's Program: A Preliminary Assessment

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by

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EXECUTIVE SUMMARY

The U.S. Agency for International Development (USAID)/Lebanon invited a WIDTECH team to determine those activities within its Strategic Objective 1 (SO1), Reconstruction and Expanded Economic Opportunity, that lend themselves to gender integration.

The specific issues/activities examined were:

In the Cluster Program:

- ? Gender integration in the local planning committees, civic participation activities, and income-generating activities; and
- ? Women's participation in environmental activities.

In other programs:

- ? Identification of gender issues in two microfinance activities.

In the results framework:

- ? Reporting on gender impacts.

The consultancy was undertaken by Rekha Mehra, Director of the WIDTECH Project, who visited Lebanon from August 30 through September 12, 1998. The methodology employed was a review of USAID and partner documents, literature pertaining to the Lebanese economy and the status of women, and key informant interviews with staff of USAID, NGOs and other partner agencies, volunteers, and community-based officials and participants of USAID programs.

The broad conclusion is that USAID/Lebanon's program reflects consideration of gender issues. A key activity, the microfinance program, is exclusively available to women and has an impact on more than 3,000 poor, self-employed women. The introduction of gender-specific data reporting into the consolidated reporting system is also proving to be a successful strategy for focusing attention on gender issues and impacts.

THE CLUSTER PROGRAM

The cluster program is designed to address three critical gaps in development programming in Lebanon. The gaps are the neglect of rural areas by government and other agencies, the need for reconciliation and the building of civil society through civic participation, and environmental degradation and pollution. The activity is being implemented through cooperative agreements with five NGOs—the YMCA, the Catholic Near East Welfare Association and the Pontifical Mission (CNEW/PMP), the Cooperative Housing Foundation

in partnership with the Cooperation for Development (CHF/CD), Mercy Corps International (MCI), and Creative Associates.

This assessment showed that while each of the implementing agencies were aware of the need for gender integration in programming, they were at very different levels of understanding these issues and had different skills and capability to address them. There is a similar variability among the implementing agencies in their understanding and skills related to women's political and leadership roles.

Building Local Leadership and Civil Society

Primary objectives in one of the clusters include the generation of community support and participation. Leadership committees are organized for this purpose in each cluster community. A committee determines and prioritizes the community's needs. The actual task of choosing a committee can be a difficult process, but reemphasizes the importance of building civil society and democratic institutions. Each of the NGOs follows a different process. CNEWA/PMP's approach is to visit cluster areas and key community members, while the YMCA's approach is to hold leadership development camps and elect representatives. Overall, few women are represented on the local committees. MCI has been the most successful implementing agency in recruiting women. About half of the communities organized have at least one woman representative. MCI has also successfully organized a woman's group in Bebnine that is ready to become more active in economic activities.

Recommendations

MCI's experience and the strategies it used to recruit women onto the local planning committees and in civic action groups appear to yield results. These efforts should be shared among USAID's partners, reinforced and duplicated. Sharing experiences can be valuable for a demonstration effect and to reassure those implementing agencies that have misgivings about women's participation.

MCI should take immediate action to address the need for economic activity in the Bebnine women's group. It is an important lesson to keep in mind that awareness raising build expectations and the implementing agency should be prepared to address such expectations.

To build skills in women's leadership development and civic action in the longer term, a "hands-on" workshop can be held that draws broadly on local and international resources including both USAID partners and others. The workshop can address issues such as sources for identifying formal and informal women leaders, the current status of leadership among women in Lebanon, and common experiences of women leaders in Lebanon and elsewhere.

Income Generation

In order to fulfill the objective of regenerating economic activities in rural areas, the cluster program focuses on income-generation activities through crop and product diversification, setting up of storage, processing and marketing facilities and dairy development. Most implementing agencies do not have a strategy for integrating women into these activities. Rather, they address women's income generation needs through separate activities. The YMCA, for example, trains women in cottage industries and CNEWA/PMP provides crafts training. CHF/CD is currently offering coed computer/training classes. While there is a strong demand for employment and income among the women interviewed, implementing agencies seem to be uncertain on how to meet this challenge.

Recommendations

Promote dialogue/discussion among implementing agencies to improve understanding of women's economic roles as well as the nature and extent of the demand for employment and income among women. A more formal "mini-training" or seminar on these topics could also be useful.

Incorporate women into the planning and implementation of the cluster program's more mainstream income-generating activities, unless there are compelling reasons for maintaining separate components for women. Even if separate components are maintained, ensure that women are being offered more "dynamic" income-generating activities.

Focus skills training for women in "dynamic" activities such as computer training that are likely to equip trainees with marketable skills in activities that are likely to experience growth in demand.

Infrastructure Rehabilitation/Construction and Environmental Improvements

Each of the NGOs involved in the cluster program is engaged in infrastructure development and rehabilitation and environmental improvements. Women tend to be targeted for environmental programs because of the association of environment with their domestic roles.

Recommendation

Women's involvement in volunteer environmental programs should be based on their interest and with consideration for their time availability *not* on stereotypical assumptions about their roles.

CREDIT PROGRAMS

USAID/Lebanon has invested in two credit programs that complement the cluster program's activities in expanding economic opportunities. One is group-based microfinance for women, and the other, linking commercial banks to small borrowers.

Group-Based Microfinance for Women

Al Majmoua, an agency founded in 1997 as a spin-off from a successful Save the Children Federation pilot project, offers micro and small loans exclusively to women. Lending is based on solidarity group principles. Al Majmoua's loan program serves clients nationwide, and provides working capital loans of short maturity. It also offers a savings service in partnership with a leading Lebanese commercial bank.

Recommendations

Adopt the practice of systematically reporting that all clients of Al Majmoua are women.

Develop case study vignettes on the impact of microcredit on women. Such vignettes are very effective tools for reporting on results to USAID's broader constituency in Congress and among the general public.

In the future, if desired and if resources exist, Al Majmoua can track longer term effects by obtaining data on factors such as clients' business and income growth. USAID can then incorporate these data into its reporting.

The staff of Al Majmoua has a sound understanding of women's economic roles, needs and responsibilities and can serve as an effective resource for other USAID partners on these issues and on effective credit delivery.

Linking Commercial Banks to Small Borrowers

CHF/CD, the implementing agency for this activity, encourages commercial banks to provide loans for small borrowers to whom they would not otherwise lend. CD established a guarantee fund with Byblos Bank as an incentive to make small loans to individual clients referred by CD. Over four years, Byblos Bank enabled 155 borrowers to obtain loans, 47 percent of them women. With funding from USAID, CD is proposing to expand the pilot project and work with another bank (Jammal Bank).

Recommendation

The staff of CD can be an effective resource for other USAID partners on issues pertaining to women's economic roles and responsibilities and on promoting partnerships between NGOs and businesses to promote development.

CONCLUSION

Three simple high-impact recommendations affecting USAID/Lebanon's overall program are as follows:

- ? To begin to address the analytical and practical issues related to the integration of women into income-generation and civic participation activities in the cluster program, make these issues the basis of substantive discussion at the NGO coordination meetings. For instance, staff of Al Majmoua can lead a discussion of women's economic roles and credit delivery and MCI on women's participation in community activities. Coordinated exchange of this information would be especially useful because it would allow for sharing among peers who are likely to have similar experiences and draw upon examples meaningful to the other partners. If only selected NGO staff representatives attend these sessions, it would be important to ensure that the information is circulated more widely within the organizations, especially to the people who are directly working on implementing programs.
- ? USAID's results reporting framework, in many cases, incorporates quantitative gender impacts. A narrative supplement on gender impacts is recommended to support these data.
- ? Hold a well-targeted workshop on gender issues in economic growth tailored directly to the specific needs and capabilities of the implementing agencies by drawing upon their experiences and on broader international knowledge base.

CHAPTER ONE

BACKGROUND: USAID/LEBANON'S PROGRAM

USAID/Lebanon's Country Development Strategy, approved in March 1997, encompasses the period 1997 to 2002 and is funded at \$60 million. It is designed to address, in a comprehensive and interrelated manner, the needs arising out of the civil war that engulfed Lebanon from 1975 to 1991. The war resulted in deaths, destruction of infrastructure and the economy, and weakening of the government and public management systems. The goals of USAID's program are to support peace, recovery from the war, and the building of a stable, democratic, and prosperous market-based society. The emphasis of the program is on reconstruction, economic development, and the strengthening of civil society at the community level. This is combined with targeted assistance to public sector development. The strategy is based on one Strategic Objective 1 (SO1), Reconstruction and Expanded Economic Opportunity, and two Special Objectives, Increased Effectiveness of Selected Institutions which Support Democracy and Improved Environmental Practices.

USAID/Lebanon's SO1, Reconstruction and Expanded Economic Opportunity, guides the primary set of activities in its program. Efforts are concentrated on the Rural Community Development Clusters that consist of 30 clusters of 226 villages with a total population of 600,000. They are located in areas of poverty throughout Lebanon, including three in the Israeli "security zone."

The cluster program is being implemented through cooperative agreements with five nongovernmental organizations (NGOs)—the YMCA, the Catholic Near East Welfare Association and the Pontifical Mission (CNEWA/PMP), the Cooperative Housing Foundation in partnership with the Cooperation for Development (CHF/CD), Mercy Corps International (MCI) and Creative Associates. Activities in each cluster include infrastructure rehabilitation and construction, income-producing activities, civic participation, and environmental protection and improvement. Each NGO is responsible for each of the four types of activities within its particular cluster. In implementing these activities, the NGOs work with community-based citizen groups and local governments.

An additional important dimension of SO1 activities is the provision of microenterprise credit. Through this activity, which is being implemented by Al Majmoua, USAID is providing credit to more than 3,500 clients, all of which are women. Clients of USAID programs represent 90 percent of all microcredit borrowers in Lebanon. A new credit component funded through a \$3.1 million cooperative agreement aims to provide 29,000 additional loans by 2002.

Through a cooperative agreement with the American University of Beirut (AUB), USAID is helping to rebuild the dairy industry in Lebanon by supporting a \$6 million United States Department of Agriculture program to import 3,000 pregnant dairy cows. AUB received and quarantined the cattle, provided nutritional and veterinary care, trained cattle farmers, and delivered the cattle to them. Many of the cattle farmers participating in this program are from USAID's community development clusters.

USAID also has a small grants program targeted to local NGOs to enhance their outreach, to provide services to poor Lebanese of all confessions and, simultaneously, to strengthen the organizations themselves.

The Special Objective designed to enhance the effectiveness of democratic institutions is providing support (\$3.4 million) to the Ministry of Municipalities and Rural Affairs to implement decentralization following the municipal elections of May 1998. Up to 20 pilot municipalities in the rural community development clusters will be given assistance in public administration.

The Special Objective on improved environmental practices addresses the broad problems of organic and industrial pollution and restoration of eroded agricultural lands. Part of it is being implemented through the AUB to establish pollution testing facilities and a graduate environmental program. The NGOs taking part in the cluster program are implementing another component. They have adopted a variety of environmental activities to promote in their respective clusters, including test low-cost technological options to treat wastewater.

CHAPTER TWO OBJECTIVES AND METHODOLOGY

As defined in the attached SOW and modified by an e-mail communication (Annex 1), the primary objective of the WIDTECH assistance was to determine activities within SO1 (Reconstruction and Expanded Economic Opportunity) that lend themselves to gender integration. The specific issues/activities to be examined were:

In the cluster program:

- ? Gender integration in the local planning committees;
- ? Women's integration into civic participation activities;
- ? Gender integration into income-generating activities;
- ? Documentation of benefits derived by women from construction of infrastructure; and
- ? Women's participation in environmental activities.

In other activities, identification of:

- ? Gender issues in a new microfinance project;
- ? Follow-up opportunities to a "Women in the Workplace Conference" held at the Lebanese American University (LAU); and
- ? Opportunities for awards through the small grants program.

In the results framework:

- ? If needed, recommendations to improve reporting on gender impacts.

The SOW also called for a determination of how the activities might relate to and reinforce each other and those in other SOs to strengthen women's participation in USAID's program.

Technical assistance was provided by Rekha Mehra, Director of the WIDTECH Project, who visited Lebanon from August 30-September 12, 1998, to obtain data for the assessment. The methodology employed was a review of USAID and partner documents, literature pertaining to the Lebanese economy and the status of women, and key informant interviews with staff of USAID, NGOs, and other partner agencies; volunteers; and community-based officials and participants of USAID programs. A list of persons interviewed is provided in Annex 2.

The consultant made field visits to the following sites:

- ? Akkar el Attika (Mrahat area) to observe the YMCA's activities in wastewater treatment and a women's group;
- ? Bebnine in Akkar to meet with a women's civic association organized by the MCI, and a local planning committee in a village nearby;

- ? Hammana in Mount Lebanon to see the workshop and exhibition of CNEWA/PMP's income-generating activities for women;
- ? Hermel and Fakiha in North Bekaa to meet with a computer training class, a local planning committee, members of a local community association (Fakiha), and a carpet weaver associated with CHF/CD's programs;
- ? Majd El Meouch in the Chouf region to meet with members of the Agricultural and Marketing Cooperative and to see the dairy-feed mixer;
- ? Nabatieh to attend a workshop on women's participation in the political process; and
- ? Zahra in the Bekaa, to meet with a women's solidarity group participating in Al Majmoua's microcredit program.

The focus of the findings presented in Chapter Three below is on the cluster program, on the civic participation and economic activities within it, and on the credit programs. These are the activities with the greatest potential for development impact on women. Along with the environmental program, these activities also constitute the core of USAID/Lebanon's program. Following the discussion of findings on each activity, gender implications are analyzed and a set of recommendations offered. Chapter Four draws conclusions about the interrelationships between program activities and offers broader recommendations about possible synergies between activities and implementing agencies in attaining gender impacts.

CHAPTER THREE FINDINGS, GENDER IMPLICATIONS, AND RECOMMENDATIONS

CLUSTER PROGRAM

The cluster program is designed to address three critical gaps in development programming in Lebanon: the neglect of rural areas by government and other agencies, the need for reconciliation and the building of civil society through civic participation, and environmental degradation and pollution. The objectives of the program, therefore, are as follows:

- ? To mitigate the negative social and political consequences of uneven economic recovery that overlooks rural areas and to decrease migration from rural to urban areas;
- ? To promote self reliance, tolerance, and experience with governance within civil society; and
- ? To improve community awareness and practice of appropriate environmental management.

By September 1998, when this assessment was done, four of the five implementing agencies—YMCA, CNEWA/PMP, CHF/CD and MCI—had been working on the program for about a year. Creative Associates had recently signed a cooperative agreement, was setting up an office in Beirut, and had just begun field operations. It is important to note that each of the implementing agencies is working in rural areas under vastly different conditions. Some are very remote; others are closer to main urban areas. Some are well-linked, while others more difficult to get to. The demographic mix is also very varied, including religious and confessional differences, wide differences in economic and social status, and great variation in the educational and social status of women they serve and the way in which women are regarded.

Each of the NGOs is at different stages of project implementation. The current status of the program also differs by the approach adopted by the particular NGO and by its own emphases in each of the four key activities—local planning and governance, income-generating activities, infrastructure development, and environmental programs. Therefore, it is useful to review briefly the current status of the cluster program by agency.

The **YMCA** terms its cluster activities the Integrated Rural Development Program. Activities started in September 1997, which were funded at \$5.7 million for three years, are being undertaken in six clusters. Given the objectives of the cluster program, the YMCA's focus is on expanding economic opportunities and improving community service. Activities center on strengthening agricultural production, providing incentives for resettlement of rural communities, and increasing economic opportunities and skills for women, the effectiveness of community environmental management systems, and the participation of citizens in civil life. Within the first six months, the YMCA had recruited and trained key project staff. Field-based activities included two training programs for local leaders, establishment of local

planning committees, base-line community surveys, some infrastructure development, environmental projects, and cottage industry training for women.

In its first year of implementation, the **CNEWA/PMP** targeted 36 rural communities. By mid-year, it reported improvements in physical infrastructure (land reclamation/terracing and irrigation improvements) in 12 villages and social infrastructure (schools, community centers, and roads) in 9 villages. Civic literacy and participation activities were under way, mostly related to the creation of local committees to generate interest and participation in cluster activities. CNEWA/PMP initiated a number of income-generating activities, including construction of a rural market and distribution of seedlings. Staff also reported actively seeking women's participation particularly in local cluster program planning and income-generating activities.

CHF/CD's program, the Rural Economic Development Initiative, is a five-year program focusing on six village clusters in North Lebanon and the northern Bekaa Valley. The village clusters were selected because they are in economic need and have limited access to national and international assistance programs. Eight months into implementation, CHF/CD reported progress mainly in conducting skills training programs, setting up local planning committees, planning expansion of a credit program, and developing specialized vertically integrated crop-based cooperatives.

MCI's program focused mainly on building civil society, working with local planning committees, participating in a dairy development program, and developing an experimental demonstration farm. MCI was actively employing strategies to reach women through its activities in building civil society.

Creative Associates had just started field implementation of its program in August 1998 and, therefore, had few concrete results to report. Field-based efforts focused mainly on getting to know their communities and inviting participation on local committees. They seemed concerned about and aware of the importance of reaching women, some of the practical constraints to women's participation, and the approaches needed to address these constraints.

The discussion below describes activities related to key aspects of the cluster program broadly broken down into (1) local leadership and civil society, (2) income-generation, and (3) infrastructure development and environmental improvements.

Local Leadership and Civil Society

An important aspect of the cluster program's activities is the generation of community support and participation. Participation is solicited for leadership and planning as well as for project implementation. For leadership and planning purposes, communities are asked to create committees of locally recognized, trusted, and representative leaders. The committee then must determine and prioritize the community's needs. Community leaders are also responsible for generating community support and participation. This is vital because the program relies heavily on volunteers for implementing tasks such as road building and

irrigation rehabilitation. Project funds are used to purchase needed technical expertise and raw materials, but community participation is sought to establish a sense of ownership. It is also intended to be an exercise in civic responsibility.

Tasks involved in generating local support and commitment and identifying and engaging leaders include initial visits and community meetings to “get to know” the community and its leaders. To the extent that any of the NGOs has worked in the cluster communities previously, the task is simplified. If the NGO has not worked in a particular community before, it can be very difficult. Reasons include the lack of experience in local self-government because there was no formally constituted local government or elections for more than 35 years. Continuing confessional and other differences among local people pose additional constraints.

The identification and selection of a committee can thus be a lengthy and arduous process but a necessary one given that one of the objectives of reconstruction is to help build civil society and democratic institutions. Each of the NGOs involved in the program has a somewhat different way to identify and select members of the local planning committees. CNEWA/PMP, for instance, starts by visiting the cluster areas and meeting with key persons such as *mukhtars*, heads of municipalities, and heads of agricultural committees and water committees. The YMCA’s approach is to hold leadership development camps for potential leaders nominated by their communities and then have the community select the committee from this pool of trained candidates. Thus far, two camps have been held, one in Akkar and the other in Nabatieh. Approximately 25 participants attended the YMCA’s Akkar workshop, including two women. Eventually, only one of the two women was selected by her community as its representative on the committee.

MCI has had greater success in recruiting women leaders, reporting that about half of the committees organized so far have at least one woman representative. The consultant visited members of a local committee in Bkerzla village in Akkar where 1 of the 10 members is a woman. The establishment of the local committee was a major accomplishment in that it was the first time such a committee was chosen with the participation of the entire village. This had not been possible before because of confessional and other divisions within the community.

Since its establishment, the committee has been successful in involving community members in civic activities, such as constructing a sewage system. This project worked because the community agreed that wastewater disposal was the most critical problem facing the village and was willing to take an active part in solving it. Symbolically, this was an important activity because it united the community behind a successful action and gave them a sense of achievement. Other civic activities included a children’s camp at which women provided information on environmental issues. Future projects under consideration include sorting garbage, modernizing the potable water system, and building a children’s playground.

Another example of MCI’s success in community mobilization was through a women’s group in Bebnine, a city of 30,000 inhabitants in Akkar, north Lebanon. This was a particularly difficult community to work in because of the multiplicity of confessional and

political divisions within it. Islamists are also powerful in local politics. Initially, MCI had great difficulty in organizing a committee. Staff worked intensively for six months with the municipality, NGOs, school directors, and leaders of other community groups before they finally got agreement that community leaders would cooperate to address one critical issue, solid waste disposal. A citywide cleanup was organized and successfully completed. Now leaders want to organize a more regular garbage collection and recycling program.

MCI has also been successful in the same community in organizing a women's group. The nucleus of local community-based organizers was a number of primary health care workers who had been trained by Save the Children during the war. They gathered together women from local neighborhoods to discuss a variety of issues and to participate in community activities such as an environment day, first-aid training, and a field visit to a carpet weavers' project in a neighboring community. The group now consists of about 30 members who are anxious to constitute themselves into a legally constituted NGO. They have looked into the process for registration and have contacted a lawyer for that purpose.

At a group meeting the consultant attended, members were very vocal and enthusiastic in stating the benefits they derived from group membership—that is, a better understanding of current issues and of themselves and their children and prestige among their neighbors who now consulted them for information. Members were very eager to obtain assistance from MCI to help them obtain access to employment or other income-generating activities.

MCI's success in involving women on local planning committees and in civic action groups is in part due to their longer experience in this area. A senior staff member had been working with women's groups for a year before the USAID program started. Other staff are also well-versed in the principles of organizing women for civic action and for their own "empowerment." They believe that development activities are better grounded if community members, including women, have an understanding of their own roles and social realities and have achieved a degree of self-awareness. MCI staff, therefore, begin their activities by attempting to organize awareness-raising groups for both women and men and to set up an interactive problem-solving process.

They start by holding discussions based on two approaches that provide "entry points" to interested women in local communities. One approach was designed at the Lebanese American University by Jolinda Abu Nasr as a Basic Living Skills Program. It is a comprehensive integrated educational tool for illiterate and semi-literate women on topics such as health, childcare, home management, civic education, family planning, and nutrition. The other is based on a manual titled "Know Your Rights," developed by Sisterhood Is Global International, a women's organization.

MCI staff feel that they are still at the stage of raising awareness in most of the communities in which they are working. They were, however, aware that the women's group at Bebnine was ready to be more active. In particular, the group wanted to undertake economic activities and seemed to expect that MCI staff would assist them. Staff, however, did not have a clear idea of how these expectations would be addressed. It would be important to know how many other groups are in a similar position. If these expectations are not fulfilled in a timely

manner, there is a real possibility that many of the gains from the awareness-raising activities would dissipate.

Gender Issues and Implications

The implementing agencies appear to have varying levels of success in involving women in civic activities and limited success in engaging women as leaders on local planning committees. Few women are represented on the local planning committees. Mercy Corps International appeared to have the most successful results where half the village committees in their clusters have at least one woman member. (Each committee has about 10 members.) The YMCA claimed to have just one woman on the 10 committees constituted in its clusters in Akkar and Nabatieh. CNEWA/PMP reported that women participated in community meetings, but staff did not indicate that there were any women members of the local planning committees in the 36 villages in which it was working.

NGO staff seemed to be aware of the importance of women's representation on planning committees and offered a variety of explanations for why they have had limited success in obtaining greater female representation. A common explanation is that rural communities tend to be conservative and are not accustomed to the idea of women taking part in local government. Public roles for women are especially uncommon among Muslim communities. Therefore, it is difficult to identify women leaders quickly. Also, staff are reluctant to address the gender issue as soon as they start work in a community because there are often so many other conflicts and issues, such as religious and family differences, that need to be resolved first. Adding a gender dimension to this mix is perceived as posing an additional constraint that could jeopardize the establishment of trust with the community.

On the other hand, the staff of MCI appeared to have put the most effort into recruiting women leaders, and the effort seemed to pay off. Other factors that may have contributed to MCI's success are more and longer term experience in conducting women's leadership development and civic participation projects and the allocation of a staff member dedicated to an exclusively woman-focused activity. This person also provided input and oversight to the USAID-funded cluster program activities. These factors also may have been responsible for the success in mobilizing women's civic action groups.

Although staff of the other NGOs reported that they had actively sought women's participation, they seemed more concerned than MCI staff was about the potential risk of doing so. Staff of the YMCA, for instance, felt that a slower approach would be better and that once they had established their trust within a particular community and their program was under way, they would have greater success in bringing women into the planning committees.

Recommendations

1. As systematic efforts to recruit women onto local planning committees and in civic action groups appear to yield results, these efforts should be reinforced. Reinforcement is needed because so few women are represented on the committees even in the successful cases.
2. MCI's experience and the strategies it has used should be shared among USAID's partners. The experience can be valuable for a demonstration effect and to reassure those implementing agencies that have misgivings about involving women. For the NGOs who want to take a more proactive role in the future, MCI's experience can provide useful information about successful strategies that they may want to use. Partner meetings could be used as a forum for disseminating this information although care should be taken to ensure that the information reaches implementing staff.
3. MCI should take immediate action to address the need for economic activity in the Bebnine women's group. This is also an important lesson to keep in mind that awareness raising can build expectations; therefore, the implementing agency should be prepared to address such expectations.
4. To build skills in women's leadership development and civic action in the longer term, a "hands-on" workshop can be held for the staff of the NGO partners and other USAID implementing agencies. Trainers can include both local consultants, partner staff with experience on the issue, and perhaps international consultants, including both USAID partners and others. The workshop can address issues such as sources for identifying formal and informal women leaders, the current status of leadership among women in Lebanon, and common experiences of women leaders in Lebanon and elsewhere.

Income Generation

A key component of the cluster program is the development of income-generating activities to revive economic activities in the rural areas that fell into decline during the war years. This is part of the strategy to decentralize employment and permit those who would like to stay in rural areas to have employment there. This is an important strategy for attracting displaced persons back to rural areas and for providing alternate employment and incomes for communities that flourished on producing drugs. Such communities are now facing economic decline because the government is enforcing laws against drug production. In most cases, the employment strategy for rural areas is a diversified one that incorporates more than just agricultural development because a sole reliance on agriculture is not economically viable for rural households.

Planned crop diversification activities include provision of fruit, almonds, and olive tree seedlings to farmers. Local fruit production is also viewed as the base for developing additional income-generating opportunities and for creating employment—for example, by setting up small processing plants for making jams and jellies from local fruit.

The rationale for developing agro-enterprises is to improve farmer returns from agricultural products that are currently being produced and to expand future production and sales. In many areas, fruits and vegetables such as apricots, apples, grapes, and olives are grown, but marketing can be a serious problem, especially during the harvest season when supply is plentiful and prices are low. Most producers, lacking storage and transportation facilities, are compelled to sell their output at reduced prices, thereby obtaining low returns. One idea for addressing the problem of low farmer returns shared by a number of implementing NGOs is to help farmers set up storage facilities to allow them to delay fruit crop sales until prices are higher. Creative Associates, for example, is planning to create a federation of 15 agricultural cooperatives in one region and to purchase and set up an apple storage facility.

USAID's dairy development project offers another important option for income-generation and diversification. It also builds on local skills since dairy farming has long been a traditional activity, although it declined during the war. With funds (US\$6 million) from the U.S. Department of Agriculture, USAID is helping to rebuild the dairy industry in Lebanon. The objective is to import 3,000 pregnant cows for distribution to cattle farmers. The American University of Beirut is the initial recipient of the imported cows. AUB is responsible for quarantining the cattle and caring for them until they are delivered to farmers. AUB also conducts a dairy-farmer training program. The first shipment of cattle arrived in November 1997. The project is being expanded with a \$15 million loan guarantee program.

The consultant visited a dairy development site in Majd El Meouch in the Chouf region where CNEWA/PMP is working. This area was abandoned during the war. Reconstruction has been underway since 1993 and about 20 percent of the original population had returned. CNEWA/PMP staff felt that expansion of economic opportunities was an important factor in persuading people to return and rebuild their homes. CNEWA/PMP has worked with the agricultural cooperative in the local community to build a cattle-feed grinder/mixer and silo. The cattle-feed facility is designed to lower the cost of feed for local cattle-raisers, including 7 of the 50 members of the cooperative, and to earn income for the agricultural cooperative. These profits are intended for reinvestment in future agricultural development.

The NGOs are at various stages of planning and implementing the income-generating activities of the cluster program. Those that currently have income-generating projects under way, have taken the approach of addressing women's needs through a separate and dedicated component of their overall program. Examples include the women's income-generating projects of the YMCA and CNEWA/PMP. Their activities are described below.

Cottage Industries and Food Processing—YMCA

The YMCA is focusing its efforts in gender integration by training women in cottage industries. The activity is designed to help women develop skills that will enhance their capacity to earn income by undertaking home-based work. Staff decided on training in home-based work for women because they thought that would be more acceptable culturally and would pose less of a conflict with women's domestic obligations.

The first training activity was a two-month course in food-processing techniques to produce 51 different products, including jams, pickles, and jellies. Food processing was selected to capitalize on the availability of locally produced fruits and vegetables and to add value to this output. The training was made available free of charge. Six training sessions have been held in two clusters. During the course of the training program, staff realized that participants had very limited or no entrepreneurial or business skills (sales, marketing, storage, accounting, and so on) that could be applied to marketing the products. Staff, therefore, added a training component to develop these skills. The training was not enough to ensure product sales and participants had built up a substantial inventory.

Following the training, members produced the processed products at their own homes, or they worked together as a group at the home of one of the group members. While this particular series of training exercises had started recently, the YMCA had been offering similar training courses over the past couple of years. Often the YMCA covered the costs of the raw materials and, in some cases, paid for the women's labor. In other cases, the YMCA purchased the processed products and built up its own inventory. The products are then sold as opportunities arise among friends or at exhibitions in Beirut and other cities.

The organization is now facing the issue of marketing. Staff feel responsible for assisting participants to market their products. As a first step, trainee products were being displayed and sold at an "exhibition" in Beirut. The exhibition was a good venue for promoting and publicizing the products, but the problem of building and maintaining a steady clientele persists. Staff are hoping to interest wholesalers and traders who can provide ongoing marketing linkages for the trainee-producers. They expect that by the third year of the project a successful marketing strategy will be in place that enables women to choose self-employment or to sell their products as part of a group or cooperative.

The YMCA has selected the following indicators to report on the women's income generating project—level of production, sales volume, and number of women trained. The provision of training appears to be entirely manageable. Initially, as more women are trained, level of production can be maintained and may grow. In the longer term, however, increasing levels of production will depend on the extent to which marketing channels are developed. Apart from what they use in their own homes, trainees will continue to produce only if they can market their products and generate income. It is also unsustainable in the longer term for the YMCA to continue to purchase the products and to pay for the raw materials. Staff seem well aware of these constraints and are attempting to address them.

Crafts Training—CNEWA/PMP

Building on activities currently being implemented in the districts of Mt. Lebanon and Aley, CNEWA/PMP's crafts projects for women are centered in the villages of Hammana and Keyfoun. The Hammana project, started in 1993 and supplemented with USAID funding since 1996, serves 27 villages with a clientele of 100 women. The women are organized into the Cooperative of Upper Metn to produce and sell a variety of handicrafts, including embroidery, knitting, paintings, and pottery. Members either work at home or in a training

center/workshop in Hammana. The cooperative purchases clients' output and retails them at exhibitions held during the summer in Hammana and Beirut. A woman volunteer from a well-known family in Hammana leads the cooperative and makes the crucial marketing linkages to sell the products.

Recently, the cooperative purchased six sewing machines and a loom to expand on-site activities at a center in Hammana donated by the local government. The cooperative will provide employment to half a dozen women to make school uniforms and rugs. Three local schools have contracted with the cooperative to purchase up to 500 uniforms. The project will provide training at no cost to the potential employees. Once trained, employees will be paid \$135-150 per month.

A similar project in Keyfoun is led by a local dentist who, as a volunteer, organized a women's association and set up an income-generating project for women. The village government donated the site for a workshop. The association plans to hire women whose employment opportunities are limited because they lack education, skills, and training but who want to work to supplement household income and to feel independent.

The project differs from the one in Hammana described above in that all women associated with the project will work at the center where they will produce some products for themselves and the rest for sale. They will not be paid, but the project will provide raw materials for production. Early in the process, the potential clients were taken on a training visit to a similar project where they heard about some of the difficulties involved in such an undertaking, particularly the marketing constraints. Nevertheless, the marketing issues appear to be unresolved. Sustainability is also an issue if the project assumes continuing responsibility for supplying raw materials.

Computer Skills Training and Nontraditional Approaches

More nontraditional approaches to income-generating activities and employment training for women are under consideration or being implemented by other NGOs. CHF/CD, for instance, explicitly targets women through vocational/computer training and business training for self-employed women.

CHF/CD supported three-month computer training courses currently under way are open to both women and men. Each class has about 40 students, three-quarters of which are usually women. The students pay fees to attend the classes. Female students in one of the classes the consultant visited in Bekaa stated a variety of reasons for taking the class, an important one being that it generally enhanced their employment potential. However, the students were also quite aware that job opportunities in the local area were limited and that was a serious concern.

Staff of CHF/CD expressed some interesting ideas about developing linkages between private industry and local cooperatives and offering incentives to businesses to establish small-scale industries in rural areas. They also have plans to try to interest banks to open

branches in rural areas. Anticipated small business activity is mostly in agro-processing, which is intended to draw upon locally grown products such as almonds, olives, and different kinds of fruit. Establishment of such enterprises would generate local employment, some of it for women.

Gender Implications

An emphasis on integrating women into the income-generating activities of the cluster program is both appropriate and necessary. The demand for employment among women of all ages and income levels appears to be high for reasons of economic necessity and for self-fulfillment and independence. This demand is also highly differentiated because of the varying income, education, and skill levels of women involved in the cluster program. In cases where women are self-employed, provision of loan services can be important. It is also important to note that self-employment is particularly important for women because employment opportunities are limited. Recognizing this, USAID is investing in two credit programs that are described in the next subsection. In cases where women do not have their own enterprises and seek employment, the issues are more complicated and require a more diverse response. The emphasis on income-generating activities within the cluster program could address some of these issues.

The two NGOs that currently have income-generating projects under way have chosen to introduce activities for women as a separate component. Both take a fairly traditional view by offering women training in what are traditionally regarded as women's activities, such as sewing, embroidery, and food processing. Since market feasibility was not fully explored before the activities were undertaken, marketing is now a problem. Producers could lose interest in these activities fairly rapidly if they cannot sell their output. On the other hand, if the NGO buys much of the output and/or employs trainees (as in the CNEWA/PMP project), project sustainability could become an issue. Staff of the NGOs are aware of these issues, concerned about them, and attempting to address them.

Some implementing agencies and local leaders have not considered the alternative of integrating women into more mainstream economic activities, whether of the cluster program or more broadly. For instance, women are not viewed as potential clients of the dairy improvement project. In Majd El Meouch, where CNEWA/PMP is working with the farmers' cooperative, cooperative members stated that more women than men were directly involved in cattle-raising. Only three women are members of the 50-member cooperative—one is a widow, one a joint member with her husband, and one a young girl. The rationale for not actively soliciting women members is that it is not necessary as long as one family member is represented. On the other hand, members of the cooperative reported that they want to establish a parallel sewing cooperative for women.

Recommendations

It should not be automatically assumed that women do not belong in mainstream income-generating activities. While work in sewing, knitting, and embroidery may be appropriate for some women in some cases, the difficulties of marketing these products raises questions about the feasibility of these enterprises. Home-based activities in traditional areas are appropriate if community service is the primary objective. On the other hand, if the objective is to respond to women's need for employment and income, it is important to involve women in the more mainstream income-generating activities, such as agro-processing, dairy cattle development, and so on, especially if women are already playing a role in these activities. Efforts should also be made to offer women training in nontraditional activities, such as computer literacy, as is already being done in some cases, because the demand for these skills is likely to grow and because this enhances trainees' job skills.

1. Promote dialogue/discussion among project implementers to improve understanding of women's economic roles and the nature and extent of demand for employment and income among women. Mechanisms for accomplishing this could be as simple and informal as promoting dialogue between partners. A more formal "mini-training" or seminar could also be useful on these topics.
2. Incorporate women into planning and implementation of the program's more mainstream income-generating activities, unless there are compelling reasons for maintaining separate components for women. Even if separate components are maintained, ensure that women are being offered more "dynamic" income-generating activities.
3. Focus skills training for women in "dynamic" activities, such as computer training, that are likely to equip trainees with marketable skills in activities likely to experience growth.

Infrastructure Rehabilitation/Construction and Environmental Improvements

Two other components of the cluster program are infrastructure development and rehabilitation and environmental improvements. A number of factors have contributed to the need for infrastructure rehabilitation and development, not the least being the damage and neglect suffered during the war. Unfortunately, the government has been slow to undertake these activities particularly in rural areas even though functioning roads, bridges, irrigation systems, and public buildings (for example, schools, warehouses, markets) are critical for rural development whether to attract residents or businesses.

The environment also suffered severe damage during the war, and problems now include land degradation, lack of potable water, and solid waste pollution. The environmental issues are closely linked to the developmental ones. For instance, agricultural development depends on the availability of cultivable land, and proper choice of future development options can protect the land and contribute to its rehabilitation. In addition, environmental

improvements, such as potable water supplies and proper garbage disposal, can greatly influence whether people choose to live in rural areas.

Each of the NGOs involved in the cluster program is engaged in both of these components. The YMCA and the CNEWA/PMP reported on the contributions already made in their first semi-annual reports to USAID. The YMCA's accomplishments in infrastructure development include construction of roads, bridges, irrigation canals, and sewers. Its environmental activities include reforestation and a workshop on solid waste management.

Gender Implications and Recommendation

The whole community—women, men, and children—stands to benefit from infrastructure rehabilitation and development and from environmental improvements. In some cases, the impact on women and men may differ. For instance, if women are responsible for household water supplies, improved availability of potable water supplies may reduce women's workloads. The installation of taps closer to households in a remote village community in Bekaa in CHF/CD's cluster meant that women no longer had to make a long trek to a well to fetch water.

Recommendations

USAID may want to describe such gender-differentiated effects in the narrative of its report on results.

Women seem to be brought into and quite actively involved in particular aspects of the environmental programs (that is, environmental awareness-raising campaigns and workshops) and in recycling and solid waste disposal. Both the YMCA and MCI reported such activities. Women appeared to be the “natural” choice for these types of activities both because recycling and waste disposal are associated with women's domestic responsibilities and because it is believed that women have a greater influence than men in teaching and influencing children. To the extent that women are interested in and available to undertake environmental activities, their involvement is appropriate and desirable. However, if they are recruited for certain types of environmental activities because of stereotypical assumptions about their roles and responsibilities, their involvement may be restrictive.

Staff should not automatically assume that women are “naturally” more inclined to participate in environmental activities nor that they are free of time constraints. These should be matters to determine empirically in particular cases.

CREDIT PROGRAMS

USAID has invested in two credit programs that complement the cluster program's activities in expanding economic opportunities for Lebanese. One program, based on solidarity group

principles, offers micro and small loans exclusively to women and is run by Al Majmoua, an agency founded in 1997 as a spin-off from a successful Save the Children Federation pilot project. The other program, being implemented by CHF/CD, offers an alternate model of individual lending in which the NGO will link small borrowers to commercial banks to obtain small loans.

Group-Based Microlending for Women—Al Majmoua

Al Majmoua's loan program serves clients nationwide in both rural and urban areas, although a majority of the current clientele is urban. In 1998, the organization served more than 3,000 women microentrepreneurs. The program is organized around the well-established principles of solidarity group lending. The group lending process substitutes group guarantees for collateral, an important consideration for low-income borrowers because they frequently lack assets to offer as collateral for loans. Clients are organized into groups of 8 to 15 individuals. The loans are given to individuals who are responsible for timely repayment, while the group assumes collective responsibility to ensure that individuals do not default on their loans. Al Majmoua has disbursed more than 6,000 loans with no default.

Al Majmoua provides working capital loans of short maturity—initially for periods of up to four months. Loan begin at US\$250 and can increase progressively up to US\$1,300, depending on client needs and reliability determined by the clients' previous repayment record. The interest rate charged is 8 percent per loan cycle of four months. The program also offers a savings service in partnership with a leading Lebanese commercial bank.

Staff of Al Majmoua build their clientele by personally bringing program information to local communities. Initial contacts can be built through door-to-door publicity to determine and generate interest. Once there is some interest, staff hold a community meeting at the village center where they make a 30-minute presentation. If the interest continues, the initial meeting is followed by four additional meetings designed to inform prospective group members about group processes and dynamics and about loan procedures. Group members begin the loan process by demonstrating their commitment through a savings program that requires each of them to save at least \$3.00 every two weeks. Having done this faithfully for a four-month period, members become eligible for start-up loans. Loans start at \$250 and can increase every four months if the terms and conditions of the previous loan have been met.

An important criterion for eligibility in a loan group is ownership of a microenterprise or joint ownership of an enterprise with a husband, son or other relative is also acceptable. Clients of the program engage in a number of different activities including raising cattle, running small grocery shops, tailoring, and wholesaling and retailing garments. Garment sellers often purchase clothes wholesale in Syria where they are cheaper and bring them back to retail in Lebanon. Among the nine members of the group in the village of Zahra in Baalbek that the consultant visited, four raised cattle, three ran grocery stores, and two were traders.

Clients of Al Majmoua range in age from 20 to 40 years old; most are married, with little income and limited education. About 30 percent of the clients are illiterate. Just one member of the Zahra Group mentioned above, for instance, was literate. Many of the women are also not numerate. Thus, they do not have written accounting records. Instead, they have devised ways to keep track of their business accounts on a daily basis. Many women have had experience with loans before, having borrowed on an informal basis from friends and relatives and from rotating savings associations the women often organize themselves. A few women have also had the experience of borrowing from banks. Most clients have no philosophical objections to interest payments and understand that it represents a “fee” for the administrative and other costs associated with making loans.

Gender Implications

The available evidence shows that Al Majmoua is successfully delivering microcredit to low-income women. It is a significant accomplishment to deliver loans to low-income women microentrepreneurs who would not otherwise have access to loans and the financial flexibility they provide. Staff seem to be well aware of the importance of ensuring program sustainability, and the organization has a goal of becoming self-sufficient (that is, being able to cover operating costs) within three years, presumably at the current scale of operations.

The program is successful because it is based on sound well-known principles of credit delivery that are being applied systematically and effectively. Both central office and field staff are paid professionals. They seem to be well-trained and well-organized. Procedures and systems are in place, and this facilitates staff efficiency. Field staff displayed a high degree of professionalism, a sound understanding of the job, and the skills with which to implement tasks. They also appeared to have good rapport with clients.

Another element in the success of the program is that it is specialized—focusing on credit delivery and aspects of group relations that contribute to the success of the lending program. Loans are made to women who already have businesses and are, therefore, in a better position than women who have never engaged in a business. Thus, these women know their markets and the feasibility of continuing or expanding their enterprises, which presumably are some of the reasons why they borrow. Thus, the credit staff can focus on credit delivery and does not have to concern themselves with the backward and forward linkages of the clients’ business activities to the extent that other agencies that use the different models are compelled to do.

Time constraints precluded research into program impact on factors such as business development and returns, and it is too early to determine longer term economic and social effects. Research into these issues would be relevant for Al Majmoua to plan for future demand and to expand and diversify its services. It would be important to know, for example, how much potential there is for expanding the program at its current size. Also, it is quite likely that, as their businesses grow, clients may require larger loans and greater flexibility in repayment terms than is currently offered. Staff seem to have anticipated some of these

issues by hiring a consultant to survey clients to determine future demand for financial products.

Recommendations

The success of this activity and the good information systems in place provide a great opportunity for sound and relatively easy reporting on results. The quantitative data available on loan sizes, repayment rates, etc., provides solid evidence of short-term impact of providing an important financial service to an underserved population. USAID/Lebanon is already reporting these numbers but has not so far reported on the gender dimensions of the program. This is easily resolved by adopting a practice of indicating that all clients of the program are women.

1. Adopt the practice of systematically reporting that all clients of Al Majmoua are women.
2. In the future, if desired and if resources exist, Al Majmoua could track longer term impacts by obtaining data on factors such as clients' business and income growth. USAID could then incorporate these data into its reporting. The indicators could also be used for planning purposes.
3. The microcredit activity also lends itself to the development of case study vignettes on the impact of microcredit on women clients. Such vignettes are very effective tools for reporting on results to USAID's broader constituency in Congress and among the general public.
4. The staff of Al Majmoua could be an effective resource for other USAID partners on issues pertaining to women's economic roles and responsibilities and on effective credit delivery.

Linking Commercial Banks to Small Borrowers—CHF/CD

Despite the great strides made in microlending in recent years, commercial banks continue to be reluctant to lend to small borrowers for well-known reasons that include the high administrative cost of making small loans and the perceived risk of default. Nevertheless, commercial banks represent an important source of potential services for small borrowers if they can be persuaded that such borrowers are creditworthy. To demonstrate the feasibility of lending to small borrowers, the Cooperation for Development conducted an innovative four-year pilot project to link small borrowers with Byblos Bank.

With funding of US\$500,000 from a number of sources, including the Canada Fund, European Union, the British Department for International Development, CD established a guarantee fund with the Byblos Bank as an incentive to make small loans to individual clients referred to it by CD. In partnership with volunteers from community-based organizations, CD played the role of intermediary agent, identifying clients and establishing

their creditworthiness. As with other micro and small lending programs, borrowers were not required to have assets to provide as collateral but were required to have two cosigners for the loan, at least one being a salaried employee. Borrowers were also expected to have a viable small enterprise.

Over four years, Byblos Bank enabled 155 borrowers to obtain loans, 47 percent of them women. The amount of the loans averaged \$1,852 for women and \$5,271 for men. The loans were offered at an interest rate of 10.5 percent per annum and a fee of 2 percent. CD earned 8 percent per annum on the guarantee fund held by Byblos Bank. Many of the borrowers were people involved with CD's development projects. For instance, 37 percent of the 73 women who obtained loans through this project were carpet weavers that CD was assisting to shift production from traditional methods to modern steel looms.

With funding from USAID, CD is proposing to expand the pilot project working with another bank, Jammal Bank. CD is hoping to leverage the new guarantee fund in a 1:2 ratio, which means that Jammal Bank will offer loans equivalent in value to twice the amount in the guarantee fund.

Gender Implications

Staff of CD reflected a sound understanding of women's economic roles and the demand for employment among women. Staff also had the experience of working with women in the carpet weavers' project. They also seem to be well aware of the demand for loans among women micro and small entrepreneurs. They were successful in attracting women borrowers to make use of the loan services provided through Byblos Bank. If staff continue to plan and implement the project to reflect the knowledge and experience they have acquired, there is every reason to believe that they will offer an equitable service that will benefit both women and men.

Recommendation

The staff of CD could be an effective resource for other USAID partners on issues pertaining to women's economic roles and responsibilities and on promoting partnerships between NGOs and businesses to promote development. They should be tapped for this purpose whenever opportunities arise.

COMPLEMENTARY ACTIVITIES

Social Support for Demining

Landmines pose a fundamental barrier to post-conflict reconstruction and development in Lebanon. Problems include injuries, disabilities, and deaths; the psychological, social, and

economic consequences of disabled or deceased family members; continuing poverty in landmined areas; and limited availability of rehabilitation services for the injured and of social protection for families. Current efforts at landmine clearance are insufficient and likely to take decades.

USAID is supporting a project to prevent landmine injuries and address the social burden of landmines in Lebanon. It is being implemented by the World Rehabilitation Fund (WRF), a New York- based NGO, with an office in Beirut and consists of four interrelated components:

- ? A landmines awareness campaign designed to provide information about factors such as the location of minefields and ways of addressing the needs of survivors, the injured, and their families;
- ? Construction of a database of information and development of a resource center;
- ? Institutional strengthening and capacity building among NGOs and community-based organizations (CBOs) to address these problems; and
- ? Advocacy, networking, and collaboration with the army to remove land mines.

The last component is very important because the army is charged with the actual removal of landmines. Currently, there is little interaction between local communities and civic organizations and the army, even though much can be gained from collaboration. It is likely that some communities are an important source of information about the location of minefields.

There is widespread awareness of the problem of landmines but no effective public lobby to address the problem. Local communities represent an important element in building such a lobby, and they are more aware of the need for demining because their daily lives are more directly affected. The WRF project is focused on involving local communities and building capacity within local CBOs and NGOs. Currently, all members of the community—men, women, and children—are interested in this issue, but men are leading most efforts.

A key component of the project currently under way is a national survey to obtain information about all aspects of the problem at the community level. The survey is being conducted by volunteers and paid staff of local NGOs and CBOs. This is regarded as an exercise both to obtain information and as a training exercise for the staff of the collaborating organizations.

Gender Implications

As was done in a previous survey implemented by the WRF last year in Rashaya and West Bekaa (southeast Lebanon), surveyors will obtain gender-disaggregated data on landmine injuries. This is an important first step.

Plans do not, however, include interviewing more than one member of the family, presumably the male head of household. This could represent a lost opportunity for obtaining additional information from women that could enhance the value of the survey. Experience in other parts of the world shows that women often have information different from men. Such information can complement and supplement the information men provide. This could be important, for example, in identifying minefield locations.

More important, women alone can provide accurate information about themselves and how they are affected by loss of family members or by injuries they sustain. If an injured family member's ability to earn income is compromised, it would be important to assess the income-earning potential of other household members to compensate for the loss. For instance, if the injured or deceased is a woman, it should not be assumed that the individual was not economically active. If the injured or deceased is a man, it should not be assumed that the woman does not have the capacity to earn or is not already doing so. On the other hand, if a man is injured, the woman may be expected to provide in-house care, and this may pose a significant constraint on her income-earning capacity. An accurate finding about the various possibilities depends on asking the right questions to both men and women. The consultant was unable to determine whether the survey included questions on these issues.

Finally, in the longer term, in designing the proposed information and awareness campaign, it would be important to take account of the ways in which women's access to information differs from that of men. These differences may arise because rural women may be less educated or less mobile than men and, therefore, less able to access certain types of information. They may be, however, no less vulnerable to landmines. It is also important to ensure that information reaches women because they, typically, are more likely to communicate it to their children who are also vulnerable.

Recommendations

1. If one of the purposes of the survey is to determine the need for rehabilitation or economic compensation among households affected by landmines, and if this is not already being done, the survey should add questions to investigate gender-differentiated effects and response potential.
2. Ensure that the design of the information and awareness-raising campaign incorporates strategies to reach women. A brief informal survey could show whether different strategies are needed in particular areas. It would be important to sample different areas because of the great differences in women's status in local communities.

The Small Grants Program

In FY97, USAID/Lebanon awarded \$325,000 in grants to eight local NGOs. In general, small grants are used to support the activities and the institutional capacity of community service organizations. One award was to the Lebanese Women's National Council to hold a

series of eight workshops on women's participation in the political process. The consultant attended a workshop held in Nabatieh that attracted both women and men from the community and from a local university. This is a creative use of the small grant to add a gender dimension to other activities related to building civil society. USAID/Lebanon should look for other similar opportunities to use the small grant mechanism to catalyze gender-related activities that complement its overall program and that are likely to increase the impact on a broader clientele.

Follow-up to Women in Workplace Conference

The director of the Institute for Women's Studies expressed an interest in continuing studies that provide background information about women's roles in the workplace and their economic and social status. She was particularly interested in pursuing topics such as women's involvement in home-based work and the nature and extent of female household headship. USAID/Lebanon might be interested in commissioning particular gender-related studies if they relate directly to implementation of its program. For instance, it may be useful to do small focused surveys of female clients within selected clusters to determine how best to respond to the demand for employment and income-generation. Issues of interest might be the clients' work preparedness and the potential for employment and type of employment available in the local area.

Mission Reporting on Gender Impacts

The consolidated reporting system instituted by USAID/Lebanon to obtain impact data from its partners is detailed and comprehensive. In many cases, gender impacts have been incorporated into the reporting system. The consultant identified a few minor inconsistencies in the gender impact reporting that are now being addressed. One reporting omission that can easily be rectified is the failure to report that all clients of the microcredit program are women. This should be changed. A narrative supplement to the quantitative data on gender impacts would be interesting and useful and should be considered for the microcredit program and, perhaps, for other aspects of the program as results become available.

CHAPTER FOUR

CONCLUSIONS AND RECOMMENDATIONS

USAID/Lebanon's program reflects consideration of gender issues. The mission director is aware of gender issues and the need to address them. His leadership is reflected in the responsiveness to gender issues displayed by mission staff and the implementing agencies, particularly those associated with the cluster program. A key activity, the microfinance program, is exclusively available to women and having an impact on more than 3,000 poor self-employed women.

The mission director and staff have been proactive in communicating to implementing agencies the importance of addressing gender issues, and the results are evident in matters such as integrating gender issues into activity planning. Examples are the YMCA's efforts to implement an income-generating activity for women, and the MCI's efforts to organize women's groups and address both women and men as part of their civil society-building activities. The introduction of gender-specific data reporting into the consolidated reporting system, to which each of the implementing agencies contributes, has also proved to be a successful strategy for focusing attention on gender issues and impacts. Also, mission staff set an example and simultaneously build gender knowledge and skills by supporting gender-specific activities. They include, for instance, the women's labor force survey completed this year and the series of women in the political process workshops described above.

This assessment has shown, however, that the implementing agencies are at very different stages of understanding gender issues in development and of skills and capability to address them. In particular, knowledge and understanding of women's economic roles and responsibilities and the strategies needed to enhance women's access to employment and income vary widely. There is a similar variability among the implementing agencies in understanding and skills related to women's political and leadership roles. Both issues should be addressed. Specific recommendations have been provided above in the sections where these issues were discussed. Additional complementary recommendations are:

- ? One simple mechanism for beginning to address the analytical and practical issues related to the economic and political integration of women into ongoing programs is to invite each of the agencies that have experience in a particular area to hold a discussion to which the other partners are invited. An ongoing venue that would be most accessible is the NGO coordination meetings. Designated meetings could focus on special topics led by the appropriate agency, such as informal economic activity among women (Al Majmoua) and women's participation in community activities (MCI). Coordinated exchange of this information would be especially useful because it would allow for sharing among peers who are likely to have similar experiences and who can draw upon examples meaningful to the other partners. If only selected NGO members attend these sessions, it would be important to have a mechanism to ensure that the information is circulated more widely within the organizations, especially to the people who are directly working on implementing the programs.

- ? A more formal approach is also needed for more intensive discussion of gender issues, particularly those related to women's economic roles. A well-targeted intensive workshop tailored directly to the specific needs and capabilities of the implementing agencies and drawing both upon their experiences and upon the international knowledge base is recommended.

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ANNEX 1

REQUEST FOR G/WID TECHNICAL ASSISTANCE

SUMMARY

USAID/Lebanon requests assistance from the Office of Women in Development's (G/WID) technical assistance activity, WIDTECH, to conduct a preliminary assessment of SO1 activities to determine opportunities for gender integration. The assessment would be conducted in Lebanon by a WIDTECH core team member, who would work very closely with USAID/Lebanon stakeholders and partners. The Mission understands that the cost of such an assessment will be covered, fully, by G/WID. The Mission would also like to invite G/WID Deputy Director Muneera Salem-Murdock for a seven-day visit to coincide with that of the WIDTECH technical expert. The Mission is prepared to pay the cost of a RT trip ticket from Paris (we understand that Dr. Salem-Murdock will be on official visit to the OECD/DAC during the first week of May) per diem, and in-country transportation.

BACKGROUND

USAID/Lebanon and G/WID began discussions of possible collaboration in the fall of 1997. At that time, it was deemed advisable to await the completion of three sector assessments: Environmental, Economic Policy and D&G. The Mission is now ready to work with G/WID to identify ways of integrating gender in SO1 activities for the greatest impact.

The Mission has recently pared its program down from five Strategic Objectives (SOs) to three: Reconstruction and Expanded Economic Opportunity, Increased Effectiveness of Selected Institutions which Support Democracy, and Improved Environmental Practices. A key element of the Mission's program is that of Village Clusters. Currently, via 5 key grants, the Mission is working with 29 clusters, comprised of 226 villages. The Mission's "cluster" program focuses on infrastructure, income producing activities, environmental protection, and civic participation.

EXPECTED FOCUS OF PRELIMINARY ASSESSMENT WORK

The primary focus of the WIDTECH mission would be on determining activities within SO1 that lend themselves to gender integration. The Assessment may also determine how these activities might relate to or reinforce activities in other SOs—in particular whether there may be cross-sectoral linkages that might particularly strengthen women's participation or attention to gender. Among the issues that will be addressed are:

- ? Enhancement of women's participation in the civic participation segment of the clusters;
- ? Identification of gender issues within a new microfinance project;
- ? Identification of follow-up opportunities to a LAU Women in the Workplace Conference;
- ? Identification of ways to take account of gender issues in the Dairy Improvement project;
- ? Exploration of potential for gender integration in the Economic Policy Assessment Program; and
- ? Recommendations of ways to integrate gender into the Mission's "Small Grants" program.

RESULTS

Before departure, the WIDTECH specialist will brief Mission staff, stakeholders, and partners on preliminary findings. Inputs will be incorporated into a draft report that will be sent to the Mission within 30 days of mission completion. Final report will incorporate Mission and partner comments and suggestions.

LEVEL OF EFFORT

The Mission anticipates the work outlined above to require up to 14 working days of the WIDTECH consultant's time. Muneera Salem-Murdock, G/WID Deputy Director, will be in country for about half of that time and will assist the Mission in the determination of its gender priorities.

ANNEX 2
LIST OF PEOPLE MET

Al Majmoua

Racha Chahine, operations coordinator

May Nasr, area supervisor

Zahra Solidarity Group, loan clients

Catholic Near East Welfare Association and The Pontifical Mission (CNEWA/PMP)

Issam Bishara, director

Michel Constantin, project coordinator

Kamal Abd El Nour, project coordinator

Norma Rizk, project coordinator

Charles Tohme, project coordinator

Women's Association, Keyfoun

Manah Daher, dentist and volunteer

Women's Cooperative, Hammana

Ramda Mezher, volunteer and president

Agricultural and Marketing Cooperative

Majdel Meouch

Consultant

Jolinda Abu Nasr

Cooperative Housing Foundation and Cooperation for Development (CHF/CD)

Ayman Abdallah, chief of party

Hussain Hajdib, community worker

Hajjar Kiba Kbar, community worker

Talal Wajj Dib, field director

Welfare and Development Association, Fakiha

Jihad Sukariya, volunteer

Siham Mrad, carpet weaver and loan client

Local planning committee members, Bekaa

Creative Associates

Lina Ramadan, field coordinator

Fady Riashi, representative

Rana Sayegh, field coordinator

Institute for Women's Studies in the Arab World, Lebanese American University

Mona Chemali Khalaf, director

Lebanese Women's League

Salwa Sa'ad, secretary

Mercy Corps International

Shadia Kasar, outreach agent

Irene Lorfing, civil society program manager

Nazha Sadek, consultant

Local planning committee members, Bkerzla

Sarkis Abaid, school director, treasurer

Abdullah Boulos

Joseph Dagher, engineer

Sorayya Freiffer, teacher

Nabia Halaby, lawyer, vice president

Nadim Ibrahim, teacher, president

Women's civic group, Bebnine

USAID

James Stephenson, mission director

Ghassan W. Jamous, program officer

Sanaa Saliba, program officer

University of Durham and the American University of Beirut

Christine Hussein, consultant and student

World Rehabilitation Fund, Lebanon

Nadim Karam, director

YMCA

Rita Ayoub, coordinator, civic participation

Laila Moubayd, program officer

Elena Nassif, public health coordinator

Jenny Noufal, program officer

Christine Parsons, intern

May Trabulsi, trainer

Rula Trabulsi, trainer

Clients

Souraya Akiki, trainee

Ghoussoume Al Awad, youth program leader

K. Fordebian, trainee

Carmel Mhanna, trainee

Hasan El Nasr, local coordinator and volunteer, Akkar

State University of New York

Mahmoud Batlouni, project director

United Nations Development Programme

Afifa Dirani Arsanios, public information officer